

In re:  
Melvin Chappell, Jr.  
Charlene D. Grace-Chappell  
Debtors

Case No. 19-11245-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 19, 2023

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2023:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Melvin Chappell, Jr., 5011 Saul Street, Philadelphia, PA 19124-2635  |
| db       | Melvin Chappell, Jr., 5014R Leiper Street, Philadelphia, PA 19124  |
| jdb      | Charlene D. Grace-Chappell, 5014R Leiper Street, Philadelphia, PA 19124  |
| jdb      | + Charlene D. Grace-Chappell, 5011 Saul Street, Philadelphia, PA 19124-2635  |
| ust      | United States Trustee, Office of the U.S. Trustee, Robert N.C. Nix Federal Building, Suite 320, Philadelphia, PA 19107   |
| 14285185 | Acceptance Now, 8812 Frankford Avenue, Philadelphia, PA 19136  |
| 14572664 | + Advantage on behalf of, Dept. of Ed Loan Services, P.O. Box 300001, Greenville, TX 75403-3001  |
| 14285188 | + Albert Einstein Dental, 5501 Old York Rd., Philadelphia, PA 19141-3091   |
| 14291127 | CornerStone Education Loan Services/Dept of ED, PO Box 145123, Salt Lake City, UT 84114-5123   |
| 14285195 | Cornerstone Educational Loan services, PO Box 145123, Salt Lake City, UT 84114-5123  |
| 14285197 | + Department of Education, Direct Loan Servicing Center, PO BOX 5609, Greenville, TX 75403-5609  |
| 14285198 | + Empire Credit Recovery Services, 26 Railroad Ave #117, care@empirecreditrecovery.com, vanessa01033@outlook.com, Babylon, NY 11702-2204                                       |
| 14285199 | + Highline Automotive, Inc., 2727 Philmont Ave, Suite 245, Huntingdon Valley, PA 19006-5312  |
| 14285200 | + JH Porfolio Debt Equities LLC, c/o agent Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 14285203 | + PECO - Bankruptcy Unit, 2301 Market Street, S4-1, Philadelphia, PA 19103-1338  |
| 14285204 | + PGW, P.O. Box 11700, Newark, NJ 07101-4700   |
| 14285205 | + PGW, Attn: Bky. Dept. 3F, 800 Montgomery Avenue, Philadelphia, PA 19122-2806   |
| 14285206 | Progress Physical Therapy, LLC, PO Box 95000-7270, Philadelphia, PA 19195-7270   |
| 14598674 | Purchasing Power LLC, Bky Dept., PO Box 745857, Atlanta, GA 30374-5857   |
| 14285208 | ++ UHEAA, PO BOX 145108, SALT LAKE CITY UT 84114-5108 address filed with court.; UHEAA, Utah Hiher Education Assistance Authorit, PO Box 145110, Salt Lake City, UT 84114-5110 |

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address              | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| aty      | Email/Text: ecf@schollashodian.com      | May 19 2023 23:45:00 | ROGER V. ASHODIAN, Regional Bankruptcy Center of SE PA, 101 West Chester Pike, Ste. 1A, Havertown, PA 19083                              |
| tr       | + EDI: QRHHOLBER.COM                    | May 20 2023 03:41:00 | ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911  |
| smg      | Email/Text: megan.harper@phila.gov      | May 19 2023 23:45:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | EDI: PENNDEPTREV                        | May 20 2023 03:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 19 2023 23:45:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |

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|          |   |                      |  |
|----------|---|----------------------|--|
| 14285184 | + Email/Text: bankruptcy@rentacenter.com          | May 19 2023 23:45:00 | Acceptance Now, 5501 Headquarter Drive, Plano, TX 75024-6191   |
| 14285187 | + Email/Text: bankruptcy@acimacredit.com          | May 19 2023 23:45:00 | Acima, 9815 South Monroe Street, Sandy, UT 84070-4297  |
| 14285186 | + Email/Text: bankruptcy@acimacredit.com          | May 19 2023 23:45:00 | Acima, 9815 South Monroe Street floor 4, Sandy, UT 84070-4384  |
| 14285189 | + Email/Text: bankruptcy@acacceptance.com         | May 19 2023 23:45:00 | American Credit Acceptance, LLC, fka Auto Finance, 961 E. Main St., Spartanburg, SC 29302-2185   |
| 14285190 | + EDI: AISACG.COM                                 | May 20 2023 03:41:00 | Ascension Capital Group, Attn: Capital One Auto Finance, a, division of Capital One, N.A. Department, P.O. Box 165028, Irving, TX 75016-5028                                 |
| 14285192 | EDI: CAPITALONE.COM                               | May 20 2023 03:41:00 | Capital One Bank, 15000 Capital One Drive, Henrico, VA 23238   |
| 14352928 | Email/Text: megan.harper@phila.gov                | May 19 2023 23:45:00 | Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 14285191 | EDI: CAPONEAUTO.COM                               | May 20 2023 03:41:00 | Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511  |
| 14283925 | + EDI: AISACG.COM                                 | May 20 2023 03:41:00 | Capital One Auto Finance, a division of, AIS Portfolio Services, LP, Rejoy Nalkara, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                             |
| 14310321 | + EDI: AISACG.COM                                 | May 20 2023 03:41:00 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  |
| 14285193 | EDI: CAPITALONE.COM                               | May 20 2023 03:41:00 | Capital One Bank (USA) N.A., P.O. Box 71083, Charlotte, NC 28272-1083  |
| 14302926 | + EDI: AIS.COM                                    | May 20 2023 03:41:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 14285194 | + EDI: COMCASTCBLCENT                             | May 20 2023 03:41:00 | Comcast, P.O. Box 3001, Southeastern, PA 19398-3001  |
| 14285196 | Email/PDF: creditonebknotifications@resurgent.com | May 19 2023 23:52:35 | Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875  |
| 14285201 | ^ MEBN  | May 19 2023 23:40:08 | KML Law Group, P.C., Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  |
| 14320151 | Email/PDF: resurgentbknotifications@resurgent.com | May 19 2023 23:51:44 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 14319005 | + Email/Text: bankruptcydpt@mcmcg.com             | May 19 2023 23:45:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  |
| 14729610 | + EDI: NFCU.COM                                   | May 20 2023 03:41:00 | NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000   |
| 14306018 | + Email/Text: nsm_bk_notices@mrcooper.com         | May 19 2023 23:45:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096   |
| 14285205 | ^ MEBN  | May 19 2023 23:40:03 | PGW, Attn: Bky. Dept. 3F, 800 Montgomery Avenue, Philadelphia, PA 19122-2806   |
| 14315429 | EDI: PRA.COM                                      | May 20 2023 03:41:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  |
| 14285202 | + Email/Text: nsm_bk_notices@mrcooper.com         | May 19 2023 23:45:00 | Pacific Union Financial LLC, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071  |
| 14323047 | + Email/Text: bankruptcy@purchasingpower.com      | May 19 2023 23:45:00 | Purchasing Power, LLC, Bankruptcy Dept., 2727  |

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Paces Ferry, Rd SE, Bldg. 2, Suite 1200, Atlanta,  
GA 30339-6143

14285207 + Email/Text: sdietz@swrecovery.com

May 19 2023 23:45:00

Southwest Recovery Services Inc., 17311 Dallas  
Pkwy #235, Dallas, TX 75248-1132

14285209 + EDI: VERIZONCOMB.COM

May 20 2023 03:41:00

Verizon, 500 Technology Drive, Weldon Springs,  
MO 63304-2225

14285210 Email/Text: megan.harper@phila.gov

May 19 2023 23:45:00

Water Revenue Bureau, 1401 John F. Kennedy  
Boulevard, Philadelphia, PA 19102-1663

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 14322510 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2023

Signature: /s/Gustava Winters

**Information to identify the case:**

|                                 |                                   |   |
|---------------------------------|-----------------------------------|---|
| Debtor 1:                       | <u>Melvin Chappell Jr.</u>        | Social Security number or ITIN: xxx-xx-5815 |
|                                 | First Name Middle Name Last Name  | EIN: --                                     |
| Debtor 2:                       | <u>Charlene D. Grace-Chappell</u> | Social Security number or ITIN: xxx-xx-1940 |
| (Spouse, if filing)             | First Name Middle Name Last Name  | EIN: --                                     |
| United States Bankruptcy Court: | Eastern District of Pennsylvania  | Date case filed in chapter: 13 2/28/19      |
| Case number:                    | 19-11245-mdc                      | Date case converted to chapter: 7 5/18/23   |

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:   | About Debtor 2:   |
|---|---|---|
| 1. Debtor's full name                       | Melvin Chappell Jr.   | Charlene D. Grace-Chappell  |
| 2. All other names used in the last 8 years |   |   |
| 3. Address                                  | 5011 Saul Street<br>Philadelphia, PA 19124  | 5011 Saul Street<br>Philadelphia, PA 19124  |
| 4. Debtor's attorney<br>Name and address    | ROGER V. ASHODIAN<br>Regional Bankruptcy Center of SE PA<br>101 West Chester Pike<br>Ste. 1A<br>Havertown, PA 19083 | Contact phone 610-446-6800<br>Email: <a href="mailto:ecf@schollashodian.com">ecf@schollashodian.com</a> |
| 5. Bankruptcy trustee<br>Name and address   | ROBERT H. HOLBER<br>Robert H. Holber PC<br>41 East Front Street<br>Media, PA 19063                                  | Contact phone (610) 565-5463<br>Email: <a href="mailto:trustee@holber.com">trustee@holber.com</a>       |

**For more information, see page 2 >**

Debtor **Melvin Chappell Jr. and Charlene D. Grace-Chappell**

Case number **19-11245-mdc**

|   |  |  |
|---|--|--|
| <b>6. Bankruptcy clerk's office</b>   | 900 Market Street<br>Suite 400<br>Philadelphia, PA 19107   | Hours open:<br>Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.<br><br>Contact phone (215)408-2800<br><br>Date: 5/19/23               |
| Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . |  |  |
| <b>7. Meeting of creditors</b>  | <b>July 12, 2023 at 10:00 AM</b>   | Location: <b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b> |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  |  |
| <b>8. Presumption of abuse</b>  | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.  |  |
| If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.         |  |  |
| <b>9. Deadlines</b>   | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  | <b>Filing deadline: 9/11/23</b>  |
| The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  | <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>  |  |
|   | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  | <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors   |
| <b>10. Proof of claim</b>   | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  |  |
| Please do not file a proof of claim unless you receive a notice to do so.   |  |  |
| <b>11. Creditors with a foreign address</b>   | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.  |  |
| <b>12. Exempt property</b>  | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. |  |